This endorsement is a part of the policy. Except for the changes this endorsement makes, all other provisions of the policy remain the same and apply to this endorsement.

1. **THIS POLICY**
   Item 5. is changed to read:
   
   *Your* purchase of this policy may allow:
   
   a. *you* to purchase or obtain certain coverages, coverage options, coverage deductibles, coverage limits, or coverage terms on other products from the State Farm Companies, subject to their applicable eligibility rules; or
   
   b. the premium or price for other products or services purchased by *you*, including non-insurance products or services, to vary. Such other products or services must be provided by the State Farm Companies or by an organization that has entered into an agreement or contract with the State Farm Companies. The State Farm Companies do not warrant the merchantability, fitness, or quality of any product or service offered or provided by that organization.

2. **LIABILITY COVERAGE**

   **Insuring Agreement** and **Supplementary Payments** are replaced by the following:

   **Insuring Agreement**
   
   1. *We* will pay damages an *insured* becomes legally liable to pay because of:
      
      a. bodily injury to others; and
      
      b. damage to property
      
   caused by an accident that involves a vehicle for which that *insured* is provided Liability Coverage by this policy.

   **Supplementary Payments**
   
   *We* will pay, in addition to the damages described in the **Insuring Agreement** of this policy’s Liability Coverage, those items listed below that result from such accident:

   1. Attorney fees for attorneys chosen by *us* to defend an *insured* who is sued for such damages. *We* have no duty to pay attorney fees incurred after *we* deposit in court or pay the amount due under the **Insuring Agreement** of this policy’s Liability Coverage;

   2. Court costs awarded by the court against an *insured* and resulting from that part of the lawsuit:
      
      a. that seeks damages payable under this policy’s Liability Coverage; and
      
      b. against which *we* defend an *insured* with attorneys chosen by *us*.

   *We* have no duty to pay court costs incurred after *we* deposit in court or pay the amount due under the
Insuring Agreement of this policy’s Liability Coverage;

3. Interest the insured is legally liable to pay on damages payable under the Insuring Agreement of this policy’s Liability Coverage:
   a. before a judgment, but only the interest on the lesser of:
      (1) that part of the damages we pay; or
      (2) this policy’s applicable Liability Coverage limit; and
   b. after a judgment.

We have no duty to pay interest that accrues after we deposit in court, pay, or offer to pay, the amount due under the Insuring Agreement of this policy’s Liability Coverage. We also have no duty to pay interest that accrues on any damages paid or payable by a party other than the insured or us;

4. Premiums for bonds, provided by a company chosen by us, required to appeal a decision in a lawsuit against an insured. We have no duty to:
   a. pay for any bond with a face amount that exceeds this policy’s applicable Liability Coverage limit;
   b. furnish or apply for any bonds; or
   c. pay premiums for bonds purchased after we deposit in court, pay, or offer to pay, the amount due under the Insuring Agreement of this policy’s Liability Coverage; and

5. The following costs and expenses if related to and incurred after a lawsuit has been filed against an insured:
   a. Loss of wages or salary, but not other income, up to $200 for each day an insured attends, at our request:
      (1) an arbitration;
      (2) a mediation; or
      (3) a trial of a lawsuit; and
   b. Reasonable expenses incurred by an insured at our request other than loss of wages, salary, or other income.

The amount of any of the costs or expenses listed above that are incurred by an insured must be reported to us before we will pay such incurred costs or expenses.

3. GENERAL TERMS
   a. The paragraph under Where Coverage Applies that reads:
      Liability Coverage, Medical Payments Coverage, and Physical Damage Coverages also apply in Mexico within 50 miles of the United States border. A Physical Damage Coverage loss in Mexico is determined on the basis of cost at the nearest United States point.

is deleted.

b. The following is added:

Limited Coverage in Mexico

This policy does not provide Mexican auto insurance and does not comply with Mexican auto insurance requirements. If you or any other insured plan to drive in Mexico, then auto insurance providing coverage in Mexico should be purchased from a Mexican insurance company.
Subject to the above paragraph, the following coverages apply in Mexico, but only for accidents and losses that occur in Mexico within 50 miles of the United States of America border and only for insureds as defined under each of the following coverages:

a. **Liability Coverage**

   For claims brought against an insured in Mexico, the Supplementary Payments provision of this policy’s Liability Coverage is changed to read:

   *We* may, in addition to the damages described in item 1. of the Insuring Agreement of this policy’s Liability Coverage, pay or reimburse, at our option, reasonable attorney fees for an attorney licensed in Mexico to appear for and provide advice to insureds as defined under this policy’s Liability Coverage. The amount of such attorney fees incurred by an insured must be reported to *us* before *we* will make payment.

b. **Medical Payments Coverage**

c. **Physical Damage Coverages**

   Any amount payable for the repair or replacement of the covered vehicle under the Limits and Loss Settlement – Comprehensive Coverage and Collision Coverage provision of this policy will be limited to the cost to repair or replace the covered vehicle in the United States of America.

*WE HAVE NO DUTY TO PROVIDE A DEFENSE FOR YOU OR ANY OTHER INSURED IN ANY CRIMINAL, CIVIL, OR OTHER ACTION.*

*WE HAVE NO DUTY TO PAY ANY CLAIM OR COST THAT WOULD NOT BE PAYABLE UNDER THIS POLICY IF THE ACCIDENT OR LOSS HAD OCCURRED IN THE STATE OF MISSOURI IN THE UNITED STATES OF AMERICA.*

All other policy provisions not in conflict with the provisions in this Limited Coverage in Mexico provision of this policy apply.

**If Other Coverage Applies**

Any coverage provided by this Limited Coverage in Mexico provision is excess over any other applicable insurance.

**Legal Action Against Us**

Any legal action against us arising out of an accident or loss occurring in Mexico must be brought in a court that has jurisdiction in the state of Missouri in the United States of America.

c. Paragraph c. of 5. **Premium** is changed to read:

   c. The premium for this policy may vary based upon:

      (1) the purchase of other products or services from the State Farm Companies;
(2) the purchase of products or services from an organization that has entered into an agreement or contract with the State Farm Companies. The State Farm Companies do not warrant the merchantability, fitness, or quality of any product or service offered or provided by that organization; or

(3) an agreement, concerning the insurance provided by this policy, that the State Farm Companies has with an organization of which you are a member, employee, subscriber, licensee, or franchisee.